

UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF VIRGINIA  
LUNCHBURG VIRGINIA

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IN RE: THOMAS LEE EUBANKS  
Debtor(s)  
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CHAPTER 13  
CASE NO. 10-61187-WA3-13  
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**NOTICE AND OPPORTUNITY FOR HEARING  
REGARDING DEBTORS' PROPOSED ADEQUATE PROTECTION PAYMENTS  
PURSUANT TO WESTERN DISTRICT BANKRUPTCY STANDING ORDER #9**

The Debtor(s), by Counsel, state as follows:

1. On **April 23, 2010**, the Debtor(s) filed in this Court a Petition under Chapter 13 of the United States Bankruptcy Code.
2. The Debtor(s)' proposed Chapter 13 Plan dated **April 23, 2010**, requires that adequate protection payments be made in the following amounts.

Creditor	Payment Amount	Duration of Payments
American General	\$51.04	10 months

3. The proposed adequate protection payment(s) are less than the regular contractual payment(s) due to the secured creditor(s) noted above. Bankruptcy Code Section 1326(a)(1)(C) requires that unless the Court orders otherwise, a debtor must make adequate protection payments directly to certain creditors holding an allowed claim within 30 days of the date of filing of the petition.
4. Pursuant to STANDING ORDER #9 entered 12/15/06 by the Chief Judge of the Bankruptcy Court for the Western District of Virginia, the secured creditor(s) named above have 15 days from the date of the service of this notice, as noted in the certificate of service herein, to file an objection to said notice with the *United States Bankruptcy Court, 1101 Court Street, Lynchburg, Virginia 24505* and serve a copy of the same upon the Counsel for the Debtor(s) at the address given below.

**WHEREFORE**, your Debtor(s) notice the creditor that unless the creditor objects, and sets that objection for hearing, to the Proposed Adequate Protection Payment within 15 days of date of service of this Notice, the creditor is deemed pursuant to Local Standing Order No. 9 to have stipulated its agreement to the payments provided in this notice and the Trustee is authorized to begin disbursements once a claim has been filed.

Respectfully Submitted,  
Thomas Lee Eubanks

By: /s/ Robert S. Stevens  
Counsel

**CERTIFICATE OF SERVICE**

I hereby, certify that I have this date mailed a true copy of the foregoing pleading to all affected creditors in compliance with Bankruptcy Rule 7004(b), (c), or (h), as applicable, including:

American General  
1760 Rio Hill Center  
Charlottesville VA 22901

DATED: April 23, 2010

/s/ Robert S. Stevens  
Counsel for Debtor(s)